transmitting personal information data from said personal computer to said main computer over said computer network in response to said prompt, said personal information including an identity code;

generating page data defining a personal page that is accessible over said computer network, said personal page based at least in part on said personal information data transmitted from said personal computer to said main computer;

storing said page data defining said personal page in a personal page database; determining a purchase incentive depending on (1) said product data stored in said purchase history database [and] or (2) said page data stored in said personal page database; and

updating said page data so that said personal page will display said purchase incentive.

- 33. The method of claim 32, wherein said step of storing said page data comprises the step of storing said page data in association with said unique identifier.
- 34. The method of claim 32, wherein said step of storing in said purchase history database said product data comprises the step of storing in said purchase history database said product data for products purchased in association with said unique identifier, whereby said unique identifier uniquely identifies a consumer.
- 35. The method of claim 32, further comprising transmitting an advisory messages concerning said updated personal page from said main computer to said personal computer over said computer network.

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36. The method of claim 32, wherein said step of determining said purchase incentive comprises determining said purchase incentive based on offers from a product manufacturer.

- 37. The method of claim 32, wherein said step of determining said purchase incentive comprises determining said purchase incentive based on offers from a product retailer.
- 38. The method of claim 32, wherein said step of determining said purchase incentive comprises determining said purchase incentive based on offers from a product manufacturer and offers from a product retailer.
- 39. The method of claim 32, wherein said step of determining said purchase incentive comprises determining said purchase incentive on a basis of demographic data stored in said personal page database.
- 40. The method of claim 32, wherein said step of determining purchase incentive comprises determining said purchase incentive on a basis a frequency of usage of purchase incentives by a consumer.
- 41. The method of claim 32, wherein said step of determining said purchase incentive comprises determining said purchase incentive on a basis a frequency of usage of said personal page by a consumer.
- 42. The method of claim 32, wherein said computer network comprises one of an intranet and the Internet.
- 43. (Amended) A computer implemented method for distributing purchasing incentives to consumers, comprising the steps of:

transmitting promotion data identifying a plurality of product discounts from a main computer to a personal computer over a computer network;

displaying said plurality of product discounts at said personal computer based on said promotion data;

transmitting selection data designating at least one product discount selected from said plurality of product discounts from said personal computer to said main computer over said computer network;

generating token data depending on said selection data;

transmitting said token data from said main computer to said personal computer over said computer network;

identifying said token data in a retail store in association with items being purchased at said retail store;

determining discount items being purchased corresponding to said at least one product discount from said identified token data; and

generating a purchase incentive [that provides a cash discount, said cash discount] based on said discount items.

- 44. The method of claim 43, wherein said step of generating said purchase incentive comprises generating an instantly redeemable voucher.
- 45. The method of claim 43, wherein said step of generating said purchase incentive comprises generating a voucher that is redeemable on a subsequent visit to said retail store.
- 46. The method of claim 43, further comprising generating a shopping list based on **NF**, said selected product discounts.
 - 47. The method of claim 46, further comprising transmitting said shopping list from said main computer to said personal computer over said computer network.
 - 48. The method of claim 43, wherein said step of transmitting said promotion data comprises transmitting promotion data identifying a plurality of product discounts from a specified product manufacturer.

- 49. The method of claim 43, wherein said step of transmitting said promotion data comprises transmitting promotion data identifying a plurality of product discounts from a specified retailer.
- 50. The method of claim 43, wherein said step of transmitting said promotion data comprises transmitting promotion data identifying a plurality of product discounts from a specified product manufacturer and from a specified product retailer.
- 51. The method of claim 43, wherein said step of transmitting said promotion data comprises transmitting promotion data identifying a plurality of product discounts on a basis of demographic data stored in a personal database of a consumer.
- 52. The method of claim 43, wherein said step of transmitting said promotion data comprises transmitting promotion data identifying a plurality of product discounts on a basis of a frequency of usage of tokens by a consumer.
- 53. The method of claim 43, wherein said step of transmitting said promotion data comprises transmitting promotion data identifying a plurality of product discounts on a basis of a frequency of usage of product discounts by a consumer.
- 54. The method of claim 43, wherein said step of identifying said token data comprises identifying said token data by scanning a token having said token data therein.
- 55. The method of claim 43, wherein said computer network comprises one of an intranet and the Internet.
- 56. (Amended) A computer implemented method for adding data identifying products purchased by a consumer in association with data uniquely identifying said consumer in a database, said method comprising the steps of:

determining retail store purchased products purchased at a point of sale terminal in a retail store in association with a unique identity code;

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storing data identifying said store purchased products in association with said unique identity code in said database;

determining network purchased products purchased via a communication over a computer network in association with said unique identity code; and

storing data identifying sald network purchased products in association with said unique identify code in said database.

- 57. (Amended) The method of claim 56[,] wherein said computer network comprises one of an intranet and the Internet.--
- 58. (Amended) A system for providing purchasing incentives to consumers, comprising:

a main computer having a purchase history database for storing product data for products purchased in association with a unique identifier and a personal page database;

a computer network;

at least one personal computer coupled to said main computer via said computer network;

said main computer configured to transmit a prompt for personal information from to said at least one personal computer over said computer network;

said at least one personal computer configured to transmit personal information data from to said main computer over said computer network in response to said prompt;

said main computer configured to generate page data defining a personal page that is accessible over said computer network, said personal page based at least in part on said personal information data transmitted from said at least one personal computer to said main computer;

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said main computer configured to store said page data defining said personal page in said personal page database;

said main computer configured to determine a purchase incentive depending on (1) said product data stored in said purchase history database [and] or (2) said page data stored in said personal page database; and

said main computer configured to update said page data so that said personal page will display said purchase incentive.

- 59. The system of claim 58, wherein said main computer is configured to store said page data in association with said unique identifier.
- 60. The system of claim 58, wherein said unique identifier is configured to uniquely identify a consumer.
- 61. The system of claim 58, wherein said main computer is configured to transmit an advisory messages concerning said updated personal page to said at least one personal computer over said computer network.
- 62. The system of claim 58, wherein said main computer is configured to determine said purchase incentive based on offers from a product manufacturer.
- 63. The system of claim 58, wherein said main computer is configured to determine said purchase incentive based on offers from a product retailer.
- 64. The system of claim 58, wherein said main computer is configured to determine said purchase incentive based on offers from a product manufacturer and based on offers from a product retailer.
- 65. The system of claim 58, wherein said main computer is configured to determine said purchase incentive based on demographic data stored in said personal page database.

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- 67. The system of claim 58, wherein said main computer is configured to determine said purchase incentive based on a frequency of usage of said personal page.
- 68. The system of claim 58, wherein said computer network comprises one of an intranet and the Internet.
- 69. (Amended) A system for distributing purchasing incentives to consumers, comprising:

a computer network;

at least one personal computer;

a main computer coupled to said at least one personal computer via said computer network and configured to transmit promotion data identifying a plurality of product discounts to said at least one personal computer over said computer network;

said at least one personal computer configured to display said plurality of product discounts based on said promotion data;

said at least one personal computer configured to transmit selection data designating at least one product discount selected from said plurality of product discounts to said main computer over said computer network;

said main computer configured to generate token data depending on said selection data;

said main computer configured to transmit said token data to said at least one personal computer over said computer network;

a retail store configured to identify said token data in association with items being purchased at said retail store;

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said retail store configured to determine discount items being purchased corresponding to said at least one product discount from said identified token data; and said retail store configured to generate a purchase incentive [that provides a cash discount, said cash discount] based on said discount items.

- 70. The system(of claim 69, wherein said retail store is configured to generate an instantly redeemable voucher as said purchase incentive.
- 71. The system of claim 69, wherein said retail store is configured to generate a voucher that is redeemable on a subsequent visit to said retail store as said purchase incentive.
- 72. The system of claim 69, wherein said main computer is configured to generate a shopping list based on said selected product discounts.
- 73. The system of claim 72, wherein said main computer is configured to transmit said shopping list to said at least one personal computer over said computer network.
- 74. The system of claim 69, wherein said main computer is configured to transmit promotion data identifying a plurality of product discounts from a specified product manufacturer.
- 75. The system of claim 69, wherein said main computer is configured to transmit promotion data identifying a plurality of product discounts from a specified retailer.
- 76. The system of claim 69, wherein said main computer is configured to transmit promotion data identifying a plurality of product discounts from a specified product manufacturer and a specified product retailer.
- 77. The system of claim 69, wherein said main computer is configured to transmit promotion data identifying a plurality of product discounts based on demographic data stored in a personal database of a consumer.

- 78. The system of claim 69, wherein said main computer is configured to transmit promotion data identifying a plurality of product discounts based on a frequency of usage of tokens by a consumer.
- 79. The system of claim 69, wherein said main computer is configured to transmit promotion data identifying a plurality of product discounts based on a frequency of usage of product discounts by a consumer.
- 80. The system of claim 69, wherein said retail store is configured to identify said token data by scanning a token having said token data therein.
- 81. The system of claim 69, wherein said computer network comprises one of an intranet and the Internet.
- 82. A system for adding data identifying products purchased by a consumer in association with data uniquely identifying said consumer in a database, said system comprising:

a main computer configured to determine retail store purchased products purchased in a retail store in association with a unique identity code;

said main computer configured to store data identifying said store purchased products in association with said unique identity code in said database;

said main computer configured to determine network purchased products purchased via a communication over a computer network in association with said unique identity code; and

said main computer configured to store data identifying said network purchased products in association with said unique identify code in said database.

83. The system of claim 82, wherein said computer network comprises one of an intranet and the Internet.

84. (Amended) A computer program product comprising a computer storage medium having a computer program therein for providing purchasing incentives to consumers, said computer program performing the steps of:

storing in a purchase history database product data for products purchased in association with a unique identifier;

transmitting a prompt for personal information from a main computer to a personal computer over a computer network;

transmitting personal information data from said personal computer to said main computer over said computer network in response to said prompt;

generating page data defining a personal page that is accessible over said computer network, said personal page based at least in part on said personal information data transmitted from said personal computer to said main computer;

storing said page data defining said personal page in a personal page database;

determining a purchase incentive depending on (1) said product data stored in said

purchase history database [and] or (2) said page data stored in said personal page database;

and

updating said page data so that said personal page will display said purchase incentive.

85. The computer program product of claim 84, wherein said step of storing said page data comprises the step of storing said page data in association with said unique identifier.

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86. The computer program product of claim 84, wherein said step of storing in said purchase history database said product data comprises the step of storing in said purchase

history database said product data for products purchased in association with said unique identifier, whereby said unique identifier uniquely identifies a consumer.

- 87. The computer program product of claim 84, further comprising transmitting an advisory messages concerning said updated personal page from said main computer to said personal computer over said computer network.
- 88. The computer program product of claim 84, wherein said step of determining said purchase incentive comprises determining said purchase incentive based on offers from a product manufacturer.
- 89. The computer program product of claim 84, wherein said step of determining said purchase incentive comprises determining said purchase incentive based on offers from a product retailer.
- 90. The computer program product of claim 84, wherein said step of determining said purchase incentive comprises determining said purchase incentive based on offers from a product manufacturer and offers from a product retailer.
- 91. The computer program product of claim 84, wherein said step of determining said purchase incentive comprises determining said purchase incentive on a basis of demographic data stored in said personal page database.
- 92. The computer program product of claim 84, wherein said step of determining purchase incentive comprises determining said purchase incentive on a basis a frequency of usage of purchase incentives by a consumer.
- 93. The computer program product of claim 84, wherein said step of determining said purchase incentive comprises determining said purchase incentive on a basis a frequency of usage of said personal page by a consumer.

95. (Amended) A computer program product comprising a computer storage medium having a computer program therein for distributing purchasing incentives to consumers, said computer program performing the steps of:

transmitting promotion data identifying a plurality of product discounts from a main computer to a personal computer over a computer network;

displaying said plurality of product discounts at said personal computer based on said promotion data;

transmitting selection data designating at least one product discount selected from said plurality of product discounts from said personal computer to said main computer over said computer network;

generating token data depending on said selection data;

transmitting said token data from said main computer to said personal computer over said computer network;

identifying said token data in a retail store in association with items being purchased at said retail store;

determining discount items being purchased corresponding to said at least one product discount from said identified token data; and

generating a purchase incentive [that provides a cash discount, said cash discount] based on said discount items.

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96. The computer program product of claim 95, wherein said step of generating said purchase incentive comprises generating an instantly redeemable voucher.

- 97. The computer program product of claim 95, wherein said step of generating said
- 98. The computer program product of claim 95, further comprising generating a shopping list based on said selected product discounts.

said retail store.

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purchase incentive comprises generating a voucher that is redeemable on a subsequent visit to

- 99. The computer program product of claim 98, further comprising transmitting said shopping list from said main computer to said personal computer over said computer network.
- 100. The computer program product of claim 95, wherein said step of transmitting said promotion data comprises transmitting promotion data identifying a plurality of product discounts from a specified product manufacturer.
- 101. The computer program product of claim 95, wherein said step of transmitting said promotion data comprises transmitting promotion data identifying a plurality of product discounts from a specified retailer.
- 102. The computer program product of claim 95, wherein said step of transmitting said promotion data comprises transmitting promotion data identifying a plurality of product discounts from a specified product manufacturer and from a specified product retailer.
- 103. The computer program product of claim 95, wherein said step of transmitting said promotion data comprises transmitting promotion data identifying a plurality of product discounts on a basis of demographic data stored in a personal database of a consumer.
- 104. The computer program product of claim 95, wherein said step of transmitting said promotion data comprises transmitting promotion data identifying a plurality of product discounts on a basis of a frequency of usage of tokens by a consumer.



- 105. The computer program product of claim 95, wherein said step of transmitting said promotion data comprises transmitting promotion data identifying a plurality of product discounts on a basis of a frequency of usage of product discounts by a consumer.
- 106. The computer program product of claim 95, wherein said step of identifying said token data comprises identifying said token data by scanning a token having said token data therein.
- 107. The computer program product of claim 95, wherein said computer network comprises one of an intranet and the Internet.
- 108. A computer program product comprising a computer storage medium having a computer program therein for adding data identifying products purchased by a consumer in association with data uniquely identifying said consumer in a database, said computer program performing the steps of:

determining retail store purchased products purchased in a retail store in association with a unique identity code;

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storing data identifying said store purchased products in association with said unique identity code in said database;

determining network purchased products purchased via a communication over a computer network in association with said unique identity code; and

storing data identifying said network purchased products in association with said unique identify code in said database.

- 109. The computer program product of claim 108, wherein said computer network comprises one of an intranet and the Internet.
- 110. The computer program product of claim 109, wherein said computer network is the Internet and purchase of said purchased products occurs via interaction with a web page.--

- --111. (New) The method of claim 56 wherein said computer network comprises the Internet.
- 112. (New) The method of claim 56 further comprising the step transmitting a signal over the Internet to an address for a user notifying said user of an incentive defined by said incentive data.
 - 113. (New) The method of claim 56 further comprising the steps of:

transmitting a signal over the Internet to an address for a user notifying said user of an incentive defined by said incentive data; and

transmitting a signal over the Internet to an address for a retail store notifying said retail store of said incentive defined by said incentive data for a user.

- 114. (New) The method of claim 56 further comprising the step of transmitting a signal over the Internet to an address for a user containing data for defining a coupon so that the coupon can be printed at said address.
- 115. (New) A computer system for using data identifying products purchased by a consumer in association with data uniquely identifying the consumer in a database, said system comprising:

means for determining retail store purchased products purchased at a pont of sale terminal in a retail store in association with a unique identity code;

means for storing data identifying said retail store purchased products in association with said unique identity code in said database;

means for determining network purchased products purchased via a communication over a computer network in association with said unique identity code; and

means for storing data identifying said network purchased products in association with said unique identity code in said database.

- 116. (New) The system of claim 115 wherein said computer network comprises one of an intranet and the Internet.
- 117. (New) The system of claim 115 wherein said computer network comprises the Internet.
- 118. (New) The system of claim 115 further comprising means for transmitting a signal over the Internet to an address for a user notifying said user of an incentive defined by said incentive data.
 - 119. (New) The system of claim 115 further comprising:

means for transmitting a signal over the Internet to an address for a user notifying said user of an incentive defined by said incentive data; and

means for transmitting a signal to a store controller notifying said store controller of said incentive defined by said incentive data in association with said unique identity code.

- 120. (New) The system of claim 115 further comprising means for transmitting a signal over the Internet to an address for a user containing data for defining a coupon so that said coupon can be printed by said user.
- 121. (New) A computer implemented method for generating a web page, said method comprising the steps of:

transmitting a prompt for personal information from a main computer to a personal computer over a computer network;

transmitting personal information data from said personal computer to said main computer over said computer network in response to said prompt;

generating page data defining a web page based upon said personal information; and

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assigning a web page address to said web page based upon said personal information.

- 122. (New) A method according to claim 121 further comprising the step of communicating said web page address to said personal computer.
- 123. (New) A method according to claim 121 wherein said personal information comprises an identity code.
- 124. (New) A method according to claim 121 wherein said personal information comprises an identity code and said page address depends upon said identity code.
- 125. (New) A method according to claim 121 wherein said personal information comprises an identity code and further comprising the step of storing said personal information in a personal information database.
- 126. (New) A method according to claim 121 further comprising the steps of: storing in a purchase history database data identifying products purchased in association with said identity code;

determining a purchase incentive depending on said data stored in said purchase history database in association with said identity code; and

changing said page data so that said web page having said web page address displays said purchase incentive.

127. (New) A method according to claim 121 further comprising the steps of:

determining a purchase incentive depending on said personal information; and
changing said page data so that said web page having said web page address displays
said purchase incentive

128. (New) A system for generating a web page, said system comprising:

means for transmitting a prompt for personal information from a main computer to a

personal computer over a computer network;

means for transmitting personal information data from said personal computer to said main computer over said computer network in response to said prompt;

means for generating page data defining a web page based upon said personal information; and

means for assigning a web page address to said web page based upon said personal information.

129. (New) A computer program product comprising a computer storage medium having a computer program therein for generating a web page, said computer program performing the steps of:

transmitting a prompt for personal information from a main computer to a personal computer over a computer network;

transmitting personal information data from said personal computer to said main computer over said computer network in response to said prompt;

generating page data defining a web page based upon said personal information; and assigning a web page address to said web page based upon said personal information.